

consumer education



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IN-HOME CARE & SENIOR RESIDENCES

Everyone has expectations about what life will be like as they age, and nobody wants to think about needing care from others. Decisions about long term care are complicated and emotional.

By visiting facilities, becoming comfortable with the services, and understanding the legal agreements you will be prepared to make your

DECISIONS!

NON-MEDICAL HOME CARE SERVICES

Provides assistance with Activities of Daily Living (ADLs) like bathing, dressing, eating, hygiene, and transferring or mobility.

- Care can be provided by family members, neighbors, hired caregiver, or any combination thereof.
- Largely unregulated and practices (screening employees, liability insurance, and health requirements) vary.

MEDICAL HOME CARE SERVICES

Skilled home care includes nursing, physical therapy, speech therapy, and occupational therapy.

- Most medical home health care is covered by Medicare and must be provided by a Medicare certified agency.
- Must be licensed by the state Department of Licensing and Regulatory Affairs (LARA).
- After a hospital stay, the hospital discharge planner or social worker may provide information on home health agencies in your area.



INDEPENDENT LIVING

Housing communities designed for independent seniors. Typically apartments, condominiums, or free-standing homes.

- Independent Living facilities do not have to be licensed.
- May be referred to as Housing with Services.
- If residents need or want help with personal care, they can hire a non-medical agency to provide the services.

ASSISTED LIVING

Adults interested in assisted living facilities are usually not able to live on their own, but don't require the level of care offered at nursing homes.

- These communities vary greatly in level of service and support. Each community may have different prices, policies, programs, and practices;
- Some are licensed by the state, while others are not;
- Most facilities offer assistance with ADLs as well as medication management; and
- If a resident's mental and physical faculties deteriorate beyond the facilities ability, the facility could ask the resident to leave. Or require the resident to arrange for additional services necessary for care.

CONSIDER THE FOLLOWING WHEN SEARCHING FOR ASSISTED LIVING:

- Atmosphere
- Physical features
- Needs assessment (contracts, costs & finances)
- Medication and health care insurance
- Individual unit features
- Social and recreational activities
- Food service
- Review the Resident Satisfaction Survey

LICENSED FACILITIES

LARA inspects the following types of assisted living facilities:

- Adult Foster Care Homes (AFC) - up to 20 people
- Homes for the Aged (HFA) - more than 20 people who are aged 60 years and older

CONTINUING CARE

Continuing care retirement communities include independent living, assisted living, and nursing home care in one location. This allows seniors to stay in the general area as their housing needs change over time.

- Spouses are able to stay near each other.
- Provide nursing and health services.
- Provide other services such as: housekeeping, transportation, emergency help, personal care, and social and educational activities.
- Most require a refundable one-time entrance fee.
- Monthly payments are required.

NURSING HOMES

Provide a level of care called “skilled” care. Nursing homes are licensed by the state and provide 24 hours nursing and personal care services.

- Surveyed annually.
- Various types of homes: licensed free standing nursing homes (not-for-profit or for-profit) and privately or corporately owned.
- Most are federally certified and can provide services under Medicare for short term rehabilitative services.
- May discharge residents with notice for non-payment of rent, medical reasons, danger to themselves or others, and danger to the property.

NURSING HOME VISITS:

- Make an appointment for a first visit and tour.
- Ask to meet with key staff, such as the directors of nursing, activities, social services, etc.
- Arrange a second visit for lunch or to observe resident activities.
- Nursing homes should all have their State Surveys displayed in a public place in the facility.
- Consider a follow up unannounced visit.
- Use the Nursing Home Checklist to keep detailed notes.

ABUSE, IDENTITY THEFT & MEDICAL FRAUD

If your loved one uses home health services of any kind, the following tips will help to minimize the risk of abuse, identity theft and medical fraud:



- Secure wallet/purse, jewelry and other valuables;
- Keep anything with personal information secure. (Social Security card, Medicare card, Health Insurance cards, passwords, financial statements, etc.);
- Avoid having hired helpers pay bills, manage finances or use credit/debit cards to without oversight and accountability. Require receipts for purchases made by helpers;
- Keep mail safe and secure;
- Use a shredder for personal information;
- Avoid entanglements such as promising money or assets to someone when the care recipient dies in exchange for care provided;
- Contact the bank if the care recipient has trouble reading a bank statement. Request a second copy be sent to a trusted person to read. Or request a large print copy be sent to accommodate a visual impairment; and
- Discuss maintaining financial management.
 1. How will accounts (bank, credit card and utilities) be paid and monitored? Will they paid by the care recipient or a trusted person?
 2. Consider automatic bill paying to avoid late payments.
 3. Consider setting up transaction alerts to avoid unauthorized use of accounts.

ELDER ABUSE

According to the National Crime Prevention Council nearly 1 in 10 seniors are the victim of neglect or abuse. Elder abuse is:

- **Physical Abuse** - inflicting physical pain or injury
- **Sexual Abuse** - non-consensual sexual contact of any kind
- **Neglect** - the failure to provide food, shelter, health care or protection
- **Exploitation** - the illegal taking, misuse, or concealment of funds, property or assets
- **Emotional Abuse** - inflicting mental pain, anguish or distress through verbal or nonverbal acts
- **Abandonment** - desertion by anyone who assumed the responsibility for care
- **Self-neglect** - the failure of a person to perform essential, self-care tasks and that such failure threatens his/her own safety.



If the situation is serious, threatening, or dangerous call 911 or local law enforcement for immediate help.

WARNING SIGNS

- Large bruises on face, neck, forearm or back;
- Pressure marks;
- Broken bones;
- Abrasions and burns;
- Unexplained withdrawal from normal activities;
- Sudden change in alertness or unusual depression;
- Poor hygiene;
- Unusual weight gain or loss;
- New unwillingness to talk to family or friends; or
- Unexplained changes in their financial situation.



REPORT ELDER ABUSE

HEALTH CARE FRAUD DIVISION MI Department of Attorney General

The Attorney General's Health Care Fraud Division has the responsibility to investigate and prosecute patient financial and Medicaid provider fraud, statewide.

ADULT PROTECTIVE SERVICES: MI Department of Health & Human Services

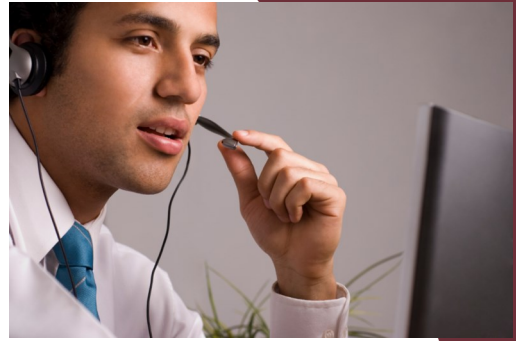
855-444-3911

www.mi.gov/abuseneglect

RESOURCES

The best places to get help finding any level of care are through your:

1. Local Area Agency on Aging
517-373-8230, option 2
www.mi-seniors.net/regionmap
2. Long Term Care Ombudsman (licensed residential facilities)
866-485-9393



HELPFUL WEBSITES

- **Michigan Department of Attorney General Health Care Fraud Division**
www.mi.gov/reportelderabuse
- **MDHHS Adult Services Agency**
517-373-8230
www.mi.gov/aging
- **LARA Long Term Care Division**
517-241-4712
www.mi.gov/longtermcare
- **Eldercare**
800-677-1116
www.eldercare.gov
- **MMAP**
800-803-7174
<http://mmapinc.org>
- **Michigan Assisted Living Association**
800-482-0118
www.miassistedliving.org
- www.medicare.gov
- www.longtermcare.gov

With appropriate planning, thoughtful questions, and careful research you can find positive options that minimize risk for your loved ones.

An electronic copy of this handout is available through the QR code below or on our website at www.mi.gov/ce. While you're there, [schedule a presentation](#) for one of our other seminars.

For questions, contact Attorney General Bill Schuette's Consumer Programs team at 877-765-8388 or agcp@mi.gov.

